

**SAVO, SCHALK, Corsini, Gillespie, O'Grodnick & Fisher, P.A.**  
**Counsellors at Law**  
**56 East Main Street, Suite 301**  
**Somerville, NJ 08876**  
**908-526-0707**  
**John F. Bracaglia, Jr.**  
**Attorney for Debtor**  
**JB – 1479**

\_\_\_\_\_  
In re:

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEW JERSEY**

Reynan D. Tantoco

Chapter 13

Debtor.

Case No. 19-23005 CMG

**SUPPLEMENTAL CERTIFICATION OF DEBTOR IN  
OPPOSITION TO MOTION FOR RELIEF FROM AUTOMATIC STAY**

Reynan D. Tantoco, of full age, certifies as follows:

1. I am the debtor in this case. As such, I have full knowledge of all statements made.
2. My mortgage is with AmeriHome Mortgage. Prior to filing my bankruptcy, my mortgage went into default. Among the reasons I filed bankruptcy was to save my house from foreclosure. I applied for a modification through the bankruptcy and they offered me a trial modification. I made all the trial payments.
3. They then forwarded a permanent modification agreement by Federal Express. For some reason it was sent to me at my attorney's former office address. There is a handwritten sticker on top of the original address with my address. That is presumably how it finally got to me. Attached as Exhibit A is the Federal Express envelope in which the first modification was sent.

4. Upon review of that agreement, it was incorrect. It had my ex-wife's name on the agreement. She no longer has an interest in the property. The mortgage servicer was called on several occasions for a corrected agreement, and my attorney also contacted them through the DMM Portal.

5. A corrected agreement was finally forwarded through the DMM Portal with instructions for it to be signed and returned no later than 6/11/2020. I signed this agreement in my attorney's office on May 29, 2020, and he returned the signed agreement by overnight mail and also through the portal on May 29, 2020. See attached Exhibit B.

6. I understand AmeriHome is claiming they made a mistake in the modification agreement I signed and returned, and sent a new one. I never received it, nor did my attorney, undoubtedly because again they failed to address it correctly.

7. In reliance on the modification agreement I signed, I made the following payments:

May 30, 2020  
July 3, 2020  
July 31, 2020  
September 2, 2020  
October 5, 2020  
November 3, 2020  
December 7, 2020  
March 19, 2021  
May 3, 2021  
June 7, 2021

Confirmation of those payments are attached as Exhibit C. I am making another payment today.

8. I missed payments in January, February and April of this year due to Covid. I became ill and was out of work briefly. I work in the food service industry. In that restaurant were doing less business because of Covid restrictions, my hours were cut. That is why I missed payments.

9. I am now back to working full time.

10. I ask that the permanent modification agreement that I signed and returned last May be approved by the Court, and AmeriHome's pending foreclosure be dismissed. In return, I agree to make a second payment this month and then add \$500 to each subsequent payment beginning September 2021, until the arrears are brought current.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

  
\_\_\_\_\_  
Reynan D. Tantoco

Dated: July 14, 2021

# EXHIBIT A



ORIGIN: DTRLA (609) 883-3900  
ATTN: SARAH JONES  
CENTAR FSB  
12700 PARK CENTRAL DRIVE  
SUITE 850  
DALLAS, TX 75251  
UNITED STATES US

SHIP DATE: 30APR20  
ACTWGT: 1.00 LB  
CAD: 4916866/INET4220

BILL: SENDER

TO: REYNAN TANTOCO

77 NORTH BRIDGE STREET

**FedEx**  
Express

**URGENT**

Name

Company

Address

City, State

Telephone

1020 Arnold Ave  
Raritan NJ 08869

136596 REV 11/09 RRD

FedEx Ship Mana

TRK# 7703 5653 6159  
0201

FRI - 01 MAY 3:00P  
STANDARD OVERNIGHT

**FedEx**

TRK# 7703 5653 6159  
0201

FRI - 01 MAY AA  
STANDARD OVERNIGHT

**E2 CHUA**

08869  
NJ-US  
EWR



FID 60864 04MAY20 JVTA 55BC3/2926/06A2

6159  
05.01  
F  
16:00  
6

RT 479

Extremely Urgent

Express



4/30/2020

# EXHIBIT B



**UPS Next Day Air®**  
**UPS Worldwide Express®**

# Shipping Document

See instructions on back, Visit [UPS.com](http://UPS.com) or call 1-800-PICK-UPS® (800-742-5877) for additional information and Tariff/Terms and Conditions.

**TRACKING NUMBER** 1Z F05 737 22 1009 632 8

## 1 SHIPMENT FROM

SHIPPER'S  
UPS  
ACCOUNT  
NO.

F 0 5 7 3 7

REFERENCE NUMBER

#7746-002 Tantoco

NAME

TELEPHONE

John F. Bracaglia, Jr. 908-626-0707

COMPANY

**SAVO SCHALK LAW OFFICES**

STREET ADDRESS

56 E MAIN STREET, SUITE 301

CITY AND STATE

ZIP CODE

**SOMERVILLE**

**NJ 08876**

## 2 EXTREMELY URGENT DELIVERY TO

NAME

TELEPHONE

Attn: Loan Modification Dept.

COMPANY

**CENLAR FSB**

STREET ADDRESS

DEPT./FLR

Residential  
Delivery

12700 Park Central Dr. Suite 850

CITY AND STATE (INCLUDE COUNTRY IF INTERNATIONAL)

ZIP CODE

Dallas, Texas

75251



3

WEIGHT

LTR PAK

WEIGHT

DIMENSIONAL  
WEIGHT  
If Applicable

LARGE  
PACKAGE

4 SHIPPER  
RELEASE

5

TYPE OF  
SERVICE

☒ NEXT DAY  
AIR

☐ EXPRESS  
(INT'L)

FOR INTERNATIONAL SHIPMENTS

☐ DOCUMENTS  
ONLY

CUSTOMS VALUE

6

OPTIONAL  
SERVICES

☐ SATURDAY  
PICKUP  
See instructions.

☐ SATURDAY  
DELIVERY  
See instructions.

☐ DECLARED VALUE  
FOR CARRIAGE  
For declared value over \$100,  
see instructions.

AMOUNT

☐ C.O.D.  
If C.O.D., enter amount to be  
collected and attach completed  
UPS C.O.D. tag to package.

AMOUNT

7 ADDITIONAL  
HANDLING  
CHARGE

☐ An Additional Handling Charge applies for certain  
items. See instructions.

8

METHOD  
OF  
PAYMENT

☒ BILL SHIPPER'S  
ACCOUNT  
NUMBER  
In Section 1

☐ BILL RECEIVER  
DOMESTIC ONLY

☐ BILL THIRD  
PARTY

☐ CREDIT  
CARD

American Express,  
Diner's Club,  
MasterCard,  
Visa

☐ CHECK

9

RECEIVER'S/THIRD PARTY'S UPS ACCT. NO. OR MAJOR CREDIT CARD NO.

EXPIRATION  
DATE

THIRD PARTY'S COMPANY NAME

STREET ADDRESS

CITY AND STATE

ZIP CODE

10

SHIPPER'S  
SIGNATURE

☒

*L. Bruckner*

All shipments are subject to the terms contained in the UPS Tariff/Terms and Conditions of Service, which are available at [UPS.com](http://UPS.com) and local UPS offices.

DATE OF SHIPMENT  
5/29/20

0101911202609 8/14 RRD

UPS COPY

Currently Viewing:

Borrower Name: Tantoco, Reynan  
Property Address: 1020 Arnold Road Raritan, NJ 08869  
Servicer Name: Cēnlar FSB  
Loan Number: 0072393499

Date	Activity By	Action Taken
06/02/2020 09:10:57 PM ET	Servicer	Message Sent
<b>From:</b> Ladon Wilson (Servicer) <b>Subject:</b> RE: Signed modification agreement <b>Message:</b> Thank you.		

*above sent in reply to:*

Date	Activity By	Action Taken
05/29/2020 03:37:28 PM ET	Attorney	Message Sent
<b>From:</b> John F. Bracaglia, Jr. (Borrower Attorney) <b>Subject:</b> Signed modification agreement <b>Message:</b> Our client signed the modification agreement. Attached is a copy. We have sent it by UPS overnight. The tracking number is 1Z F05 737 22 1009 632 8.  We have also filed a motion with the bankruptcy court for approval of the loan mod.  Lynne Brokaw, Legal Assistant to John F. Bracaglia, Jr., Esq.  <b>Attached Files:</b> Tantoco (Loan #0072393499) - Signed Loan mod agre (Added 05-29-2020)		

Currently Viewing:

Borrower Name: Tantoco, Reynan  
Property Address: 1020 Arnold Road Raritan, NJ 08869  
Servicer Name: Cenlar FSB  
Loan Number: 0072393499

Date	Activity By	Action Taken
05/28/2020 05:02:04 PM ET	Servicer	Message Sent
<p><b>From:</b> Ladon Wilson (Servicer) <b>Subject:</b> RE: Modification agreement <b>Message:</b> Good afternoon,</p> <p>I apologize for the delay; documents are attached. This loan was approved for a Modification. Attached is a copy of the unexecuted modification. This needs to be executed and sent to the address below <u>no later than 06/11/2020</u>. We need the executed modification documents sent to this address: 12700 Park Central Dr. Suite 850 Dallas TX 75251. We recommend sending the executed modification with tracking information so that it can be tracked after it is sent by your office. Please message us in the DMM Portal with the tracking number once it is sent.</p> <p>Sincerely, Ladon</p> <p><b>Attached Files:</b> Tantoco (Loan #0072393499) - 5760750_1160_0072393499_CNLR_FINAL_MOD_CVR_LTR_PKG_20200528014004.pdf (Added 05-28-2020) Tantoco (Loan #0072393499) - TantocoR 0072393499.pdf (Added 05-28-2020) Tantoco (Loan #0072393499) - TantocoR0072393499 ExA.pdf (Added 05-28-2020)</p>		

*above sent in reply to:*

Date	Activity By	Action Taken
05/28/2020 03:40:57 PM ET	Attorney	Message Sent
<p><b>From:</b> John F. Bracaglia, Jr. (Borrower Attorney) <b>Subject:</b> RE: Modification agreement <b>Message:</b> We never received the revised documents. Our client has contacted AmeriHome and no one can help him. He's transferred to one department to the other. We need the <u>corrected</u> documents ASAP.</p> <p>Lynne Brokaw, Legal Assistant to John F. Bracaglia, Jr.</p>		

*above sent in reply to:*

# EXHIBIT C



July 24, 2020 Page 2 of 5

WELLS  
FARGO

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/25		Purchase authorized on 06/25 Delorey Inc Raritan NJ P00300177663694723 Card 8643		74.85	
6/25		Purchase authorized on 06/25 Shoprite Somerville S1 Somerville NJ P00460177672820325 Card 7952		31.40	530.67
6/26		Purchase authorized on 06/24 Quick Chek Corpora Raritan NJ S300176404030032 Card 7952		20.00	510.67
6/29		State of NJ - LA Uemployen xxxxx4297 Reynan D Tantoco	642.00		
6/29		State of NJ - LA Uemployen xxxxx4297 Reynan D Tantoco	1,200.00		
6/29		Recurring Payment authorized on 06/25 Shophq *142569612. 800-6765523 MN S580178085470427 Card 7952		63.33	
6/29		Recurring Payment authorized on 06/26 Shophq *142569612. 800-6765523 MN S300179086515600 Card 7952		17.67	
6/29		Purchase authorized on 06/27 Delorey Inc Raritan NJ P00460179787234627 Card 7952		28.02	
6/29		Purchase authorized on 06/27 Walgreens Store 129 Somer Somerville NJ P00380179794351648 Card 7952		14.04	
6/29		Recurring Payment authorized on 06/27 Shophq *142569612. 800-6765523 MN S300180032580733 Card 7952		45.50	
6/29		Recurring Payment Intl authorized on 06/28 Netflix.Com Amsterdam Nld S580180630098665 Card 8643		10.99	
6/29		International Purchase Transaction Fee		0.32	
6/29		Purchase authorized on 06/29 Rite Aid Store - 4509 Bridgewater NJ P00460181829319556 Card 7952		17.42	2,155.38
7/1		ATM Cash Deposit on 07/01 1 W. Main St Somerville NJ 0007336 ATM ID 6536x Card 7952	840.00		
7/1		Purchase authorized on 07/01 Wal-Mart Store Manville NJ P0000000074677667 Card 7952		64.09	2,931.29
7/3		Amerihome Mig 1 Time Off 070120 0072393499 Reynan Tantoco		2,134.81	796.48
7/6		State of NJ - LA Uemployen xxxxx4297 Reynan D Tantoco	600.00		
7/6		State of NJ - LA Uemployen xxxxx4297 Reynan D Tantoco	642.00		
7/6		Zelle From Dela Cruz Gloria on 07/06 Ref # Pp08Fsl2NY	1,000.00		
7/6		Purchase authorized on 07/04 The Home Depot #0962 Bridgewater NJ P00460186474537380 Card 7952		88.72	
7/6		Purchase authorized on 07/05 Delorey Inc Raritan NJ P00580187516026436 Card 7952		22.00	
7/6		Purchase authorized on 07/05 Quick Chek Food Raritan NJ P00000000676139910 Card 7952		25.21	
7/6		Purchase authorized on 07/06 Buybuybaby 3037 711 Route Bridgewater NJ P00580188585305622 Card 7952		92.51	2,810.04
7/7		Purchase authorized on 07/06 Paypal *Ebay Ebay, 402-935-7733 CA S460188601993790 Card 7952		7.99	
7/7		Purchase authorized on 07/06 K Fuel Hillsborough NJ S380188741209008 Card 7952		25.00	
7/7		Zelle to Razel Rubio on 07/07 Ref #Pp08Fx6Hmc		105.00	
7/7		Purchase authorized on 07/07 Twin City Bridgewater NJ P00000000389589378 Card 7952		42.62	
7/7		Non-WF ATM Withdrawal authorized on 07/07 9 West Somerset St Raritan NJ 00580189800408839 ATM ID Pj3614 Card 7952		203.50	
7/7		Non-Wells Fargo ATM Transaction Fee		2.50	2,423.43
7/8		Purchase authorized on 07/06 Paypal *Yuxiuquru 4029357733 Hkg S380188598342033 Card 7952		38.37	
7/8		Purchase authorized on 07/08 The Home Depot #0962 Bridgewater NJ P00460190455624896 Card 7952		48.27	2,335.79
7/9		Purchase authorized on 07/09 The Home Depot #0962 Bridgewater NJ P00460191390308020 Card 7952		26.26	2,310.53
7/13		State of NJ - LA Uemployen xxxxx4297 Reynan D Tantoco	600.00		
7/13		State of NJ - LA Uemployen xxxxx4297 Reynan D Tantoco	642.00		
7/13		Purchase authorized on 07/10 Paypal *Dsebay Eba 402-935-7733 CA S300192581592670 Card 7952		79.97	



WELLS  
FARGO

August 26, 2020 Page 2 of 6

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/27		State of NJ - LA Uemployen xxxxx4297 Reynan D Tantoco	600.00		
7/27		State of NJ - LA Uemployen xxxxx4297 Reynan D Tantoco	642.00		
7/27		Mobile Deposit : Ref Number :808270011235	250.00		
7/27		Mobile Deposit : Ref Number :908270011465	500.00		
7/27		Purchase authorized on 07/23 Bagelicious Rarita Raritan NJ S460205456989369 Card 7952		5.15	
7/27		Purchase authorized on 07/24 Geico *Auto Macon DC S380206404024740 Card 7952		155.72	
7/27		Recurring Payment authorized on 07/25 Shophq *142569612. 800-6765523 MN S460208082733098 Card 7952		63.35	
7/27		Purchase authorized on 07/26 Twin City Bridgewater NJ P00000000673493510 Card 8643		61.02	
7/27		Non-WF ATM Withdrawal authorized on 07/27 76 W Somerset St Raritan NJ 00300209630263083 ATM ID Pm2529 Card 7952		700.00	
7/27		Non-Wells Fargo ATM Transaction Fee		2.50	
7/27		Purchase authorized on 07/27 Quick Chek Food Raritan NJ P00000000086104099 Card 7952		17.34	
7/27		Purchase authorized on 07/27 Delorey Inc Raritan NJ P00300209639992456 Card 7952		22.42	
7/27		Purchase authorized on 07/27 USPS PO 33706505 30 E Som Raritan NJ P00300209652002388 Card 7952		6.60	
7/27		Purchase authorized on 07/27 Delorey Inc Raritan NJ P00380209798644254 Card 7952		11.31	3,883.17
7/28		Recurring Payment authorized on 07/26 Shophq *142569612. 800-6765523 MN S460209062903551 Card 7952		17.64	
7/28		Credit One Bank Payment 200727 43163078 Reynan Tantoco		102.00	
7/28		Creditcard Pymnt Paybyphone 200727 1904805977 Tantoco		140.00	3,623.53
7/29		Recurring Payment authorized on 07/27 Shophq *142569612. 800-6765523 MN S580210062136863 Card 7952		45.48	
7/29		Recurring Payment Intl authorized on 07/28 Netflix.Com Amsterdam Nld S580210615705543 Card 8643		11.16	
7/29		International Purchase Transaction Fee		0.33	
7/29		Purchase authorized on 07/29 Shoprite Somerville S1 Somerville NJ P00380211605681330 Card 7952		72.51	3,494.05
7/30		Purchase authorized on 07/30 Quick Chek Food Raritan NJ P00000000073245354 Card 7952		25.63	
7/30		Purchase authorized on 07/30 Harbor Freight Tools86 Flemington NJ P00000000979907554 Card 7952		29.82	3,438.60
7/31		Purchase authorized on 07/30 Rosenblatt Family Raritan NJ S380212731048005 Card 8643		332.00	
7/31		Purchase authorized on 07/31 Delorey Inc Raritan NJ P00300213711356560 Card 7952		10.07	
7/31		Amerihome Mtg 1 Time Dft 072920 0072393499 Reynan Tantoco		2,134.81	961.72
8/3		State of NJ - LA Uemployen xxxxx4297 Reynan D Tantoco	600.00		
8/3		State of NJ - LA Uemployen xxxxx4297 Reynan D Tantoco	642.00		
8/3		Purchase authorized on 07/31 Stoltzfus Poultry Flemington NJ S300213566204056 Card 8643		2.92	
8/3		Purchase authorized on 07/31 Stoltzfus Poultry Flemington NJ S380213569787424 Card 8643		6.43	
8/3		Purchase authorized on 07/31 Martys Candles Flemington NJ S300213574147137 Card 8643		6.36	
8/3		Purchase authorized on 08/01 Delorey Inc Raritan NJ P00380214560417865 Card 7952		18.81	
8/3		Purchase authorized on 08/01 Quick Chek Food Raritan NJ P00000000870822218 Card 7952		20.53	
8/3		Purchase with Cash Back \$ 20.00 authorized on 08/03 Shoprite Somerville S1 Somerville NJ P00300216642819687 Card 7952		104.63	
8/3		Purchase authorized on 08/03 Shoprite Somerville S1 Somerville NJ P00300216645005105 Card 7952		21.75	



September 25, 2020 Page 2 of 5

WELLS  
FARGO

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/27		ATM Cash Deposit on 08/27 1 W. Main St Somerville NJ 0006289 ATM ID 6536x Card 7952	900.00		
8/27		ATM Cash Deposit on 08/27 1 W. Main St Somerville NJ 0006290 ATM ID 6536x Card 7952	100.00		
8/27		Purchase authorized on 08/25 Remitly* Kdf8 WWW.Remitly.C WA S380239217210482 Card 8643		57.17	
8/27		Purchase authorized on 08/26 Twin Pines Nursery Flemington NJ S380239539934779 Card 8643		15.00	2,211.44
8/28		Purchase authorized on 08/28 Shoprite Somerville S1 Somerville NJ P00380241581626249 Card 7952		43.09	2,168.35
8/31		ATM Cash Deposit on 08/31 758 Hwy 202 Bridgewater NJ 0007551 ATM ID 8449T Card 7952	400.00		
8/31		Recurring Payment Intl authorized on 08/28 Netflix.Com Amsterdam Nld S580241605467971 Card 8643		11.35	
8/31		International Purchase Transaction Fee		0.34	
8/31		Purchase authorized on 08/29 Delorey Inc Raritan NJ P00460242509280043 Card 7952		26.32	
8/31		Zelle to DE Guzman Michelle on 08/31 Ref #Rp08Rcvmtn		200.00	2,330.34
9/2		Amerihome Mtg 1 Time Dlt 083120 0072393499 Reynan Tantoco		2,134.81	195.53
9/3		Purchase authorized on 09/03 Buybuybaby#3037 711 Route Bridgewater NJ P00580247690857990 Card 7952		49.95	145.58
9/8		Purchase authorized on 09/04 Valero Rt 22 Fuel Bridgewater NJ S380248255212416 Card 7952		20.00	125.58
9/17		Purchase authorized on 09/16 ldt*Boss Intl Call 800-6768312 NJ S300260576687162 Card 8643		13.00	112.58
9/22		Mobile Deposit : Ref Number :511220265010	500.00		612.58
9/23	113	Check		100.00	
9/23	112	Check		100.00	412.58
9/25		Purchase authorized on 09/23 8447564632Mdexprss 844-7564632 FL S380267309656511 Card 7952		29.99	382.59
Ending balance on 9/25					382.59
Totals			\$1,900.00	\$2,801.02	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
112	9/23	100.00	113	9/23	100.00

## Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/27/2020 - 09/25/2020 Standard monthly service fee \$10.00 You paid \$0.00

The fee is waived (or discounted) by the bank for this fee period. For the next fee period you must meet an account requirement to avoid the fee, or receive the discount when applicable.

## How to avoid the monthly service fee

Have any ONE of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits

## Minimum required

\$1,500.00  
\$500.00

## This fee period

\$112.58 ☐  
\$0.00 ☐



WELLS  
FARGO

October 27, 2020 Page 2 of 5

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/28		ATM Cash Deposit on 09/27 758 Hwy 202 Bridgewater NJ 0000646 ATM ID 6449T Card 7952	80.00		
9/28		ATM Cash Deposit on 09/27 758 Hwy 202 Bridgewater NJ 0000647 ATM ID 6449T Card 7952	340.00		
9/28		ATM Cash Deposit on 09/27 758 Hwy 202 Bridgewater NJ 0000648 ATM ID 6449T Card 7952	600.00		
9/28		ATM Cash Deposit on 09/27 758 Hwy 202 Bridgewater NJ 0000649 ATM ID 6449T Card 7952	80.00		1,482.59
9/29		Recurring Payment Intl authorized on 09/28 Netflix.Com Amsterdam Nld S580272615715844 Card 8643		11.32	
9/29		International Purchase Transaction Fee		0.33	1,470.94
9/30		Mobile Deposit : Ref Number :313300937513	700.00		
9/30		Zelle From Dela Cruz Gloria on 09/30 Ref # Pp08Xrtmn7	400.00		2,570.94
10/5		Mobile Deposit : Ref Number :206040360212	30.00		
10/5		Recurring Payment authorized on 10/02 McAfee.Com Cs26081 866-6223911 CA S460276523130899 Card 7952		60.96	
10/5		Zelle to DE Guzman Michelle on 10/03 Ref #Rp08Yqz7Dr		200.00	
10/5		Amerihome Mig 1 Time Dr 100120 0072393499 Reynan Tantoco		2,134.81	205.17
10/7		Mobile Deposit : Ref Number :303070482541	125.00		
10/7		Purchase authorized on 10/05 Verizon*Onetimepay Verizon.Com FL S580280032852940 Card 7952		150.00	180.17
10/13		Mobile Deposit : Ref Number :020100874395	125.00		
10/13		Mobile Deposit : Ref Number :314120293579	2,478.65		2,783.82
10/14		ATM Withdrawal authorized on 10/14 1 W. Main St Somerville NJ 0003990 ATM ID 6536x Card 7952		540.00	
10/14		Purchase authorized on 10/14 Costco Whse #0322 Bridgewater NJ P00580288603324521 Card 7952		175.72	
10/14		Purchase authorized on 10/14 Costco Whse #0322 Bridgewater NJ P00300288603868007 Card 7952		2.99	
10/14		Purchase authorized on 10/14 Twin City Bridgewater NJ P00000000872425592 Card 7952		17.33	2,047.78
10/15		Mobile Deposit : Ref Number :212150288318	90.00		
10/15		Purchase authorized on 10/15 Quick Chek Food Raritan NJ P00000000477793711 Card 7952		17.34	2,120.44
10/16		Purchase authorized on 10/15 American Water Wor 856-346-8200 NJ S460289687779312 Card 7952		301.95	
10/16		Zelle to Hazel Rubio on 10/16 Ref #Pp092Sq3Q		140.00	1,678.49
10/19		Mobile Deposit : Ref Number :911190570166	250.00		
10/19		Purchase authorized on 10/16 Idi*Boss Intl Call 800-6768312 NJ S380290579723707 Card 8643		13.00	
10/19		Purchase authorized on 10/18 Walgreens Store 129 Somer Somerville NJ P00460292706288387 Card 8643		4.99	
10/19		Purchase authorized on 10/18 Walgreens Store 129 Somer Somerville NJ P00580292712375611 Card 8643		24.50	
10/19		ATM Withdrawal authorized on 10/18 758 Hwy 202 Bridgewater NJ 0003095 ATM ID 6449T Card 7952		450.00	
10/19		Purchase authorized on 10/19 The Home Depot #0947 Bridgewater NJ P00580293717626574 Card 7952		11.16	
10/19		Purchase authorized on 10/19 Marshalls 125 Promenad Bridgewater NJ P00000000587632163 Card 7952		69.25	1,355.59
10/20		Purchase authorized on 10/20 7-Eleven Jamesburg NJ P00000000779817805 Card 7952		23.06	1,332.53
10/21		Recurring Payment authorized on 10/20 Netflix.Com 408-5403700 CA S300295163439866 Card 7952		17.31	1,315.22
10/22		Mobile Deposit : Ref Number :411220658506	125.00		1,440.22
10/23		Mobile Deposit : Ref Number :909230970233	500.00		
10/23		Zelle to DE Guzman Michelle on 10/23 Ref #Rp093Wtypc		200.00	1,740.22
10/26		Purchase authorized on 10/24 Asian Food Mark North Plainfield NJ P00000000875948093 Card 8643		117.86	



November 27, 2020 ■ Page 2 of 6

WELLS  
FARGO

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/28		Mobile Deposit : Ref Number :103280483886	625.00		
10/28		ATM Cash Deposit on 10/28 1 W. Main St Somerville NJ 0006059 ATM ID 6536x Card 1349	1,000.00		
10/28		Purchase authorized on 10/26 Quick Chek Corpora Raritan NJ S380300371698794 Card 8643		30.00	3,056.43
10/29		Mobile Deposit : Ref Number :010290879317	715.00		
10/29		Purchase authorized on 10/27 Red Ribbon New Jer Jersey City NJ S580301669566741 Card 1349		42.22	
10/29		Purchase authorized on 10/27 Red Ribbon New Jer Jersey City NJ S380301671516355 Card 1349		13.44	
10/29		Purchase authorized on 10/27 Jollibee New Jer Jersey City NJ S580301750958837 Card 1349		44.32	
10/29		Purchase authorized on 10/27 Jollibee New Jer Jersey City NJ S380301753065203 Card 1349		7.44	
10/29		Recurring Payment Intl authorized on 10/28 Netflix.Com Amsterdam Nld S580302622221090 Card 8643		11.33	
10/29		International Purchase Transaction Fee		0.33	
10/29		Purchase authorized on 10/29 Shoprite Somerville S1 Somerville NJ P00300303602814401 Card 1349		85.82	
10/29		Recurring Payment Reversal on 10/29 Netflix.Com 408-5403700 CA S300295163439866 Card 1349	17.31		3,583.84
10/30		ATM Withdrawal authorized on 10/30 1 W. Main St Somerville NJ 0006389 ATM ID 6536x Card 1349		700.00	2,883.84
11/2		Purchase authorized on 10/29 Quick Chek Corpora Raritan NJ S300304022712419 Card 1349		30.00	
11/2		Purchase authorized on 10/30 Quick Chek Food Raritan NJ P0000000676488780 Card 1349		17.34	
11/2		Purchase authorized on 10/31 Costco Whse #0322 Bridgewater NJ P00300305705964998 Card 1349		29.33	
11/2		Purchase authorized on 11/01 The Home Depot #0952 Bridgewater NJ P00460306717152834 Card 1349		15.63	
11/2		Purchase authorized on 11/01 Delorey Inc Raritan NJ P00580306803171552 Card 1349		11.26	
11/2		Purchase authorized on 11/02 Asian Food Mark North Plainfield NJ P00000000981313453 Card 8643		46.52	2,733.76
11/3		Amerihome Mig 1 Time Dft 103020 0072393499 Reynan Tantoco		2,134.81	598.95
11/4		Mobile Deposit : Ref Number :814040273903	900.00		
11/4		Purchase authorized on 11/04 Rite Aid 04509 Bridgewater NJ P00380309648973501 Card 1349		58.99	1,439.96
11/5		Mobile Deposit : Ref Number :503050423029	1,000.00		
11/5		Purchase authorized on 11/03 Quick Chek Corpora Raritan NJ S460308417060432 Card 1349		30.00	
11/5		Purchase authorized on 11/03 Fresh Food Mart IN Middletown NJ S460308735197381 Card 1349		65.14	
11/5		Purchase authorized on 11/04 Amzn Mktp US*283DE Amzn.Com/Bill WA S300309446639688 Card 1349		19.13	
11/5		Purchase authorized on 11/05 Costco Whse #1236 Flemington NJ P00460310777658613 Card 1349		128.12	2,197.57
11/6		Purchase authorized on 11/05 Stoltzfus Poultry Flemington NJ S300310723589626 Card 8643		21.67	
11/6		Purchase authorized on 11/05 Beccas Bakery LLC Flemington NJ S580310725656404 Card 8643		5.25	
11/6		Purchase authorized on 11/05 Eshs Seafood and S Flemington NJ S300310730489581 Card 8643		4.50	
11/6		Purchase authorized on 11/05 Martys Candies Flemington NJ S580310734058260 Card 8643		15.74	
11/6		Purchase authorized on 11/05 Costco Gas #1236 Flemington NJ S300310742171296 Card 1349		27.27	2,123.14
11/9		Purchase authorized on 11/07 Tmobile Postpaid W 800-937-8997 WA S580312698663302 Card 1349		379.25	



December 24, 2020 ■ Page 2 of 5

WELLS  
FARGO

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/30		Purchase authorized on 11/23 Amzn Mktp US*Mu0R3 Amzn.Com/Bill WA S580329249753770 Card 1349		36.37	
11/30		Purchase authorized on 11/27 Quick Chek Corpora Raritan NJ S300333063933378 Card 1349		25.00	
11/30		Recurring Payment Intf authorized on 11/28 Netflix.Com Amsterdam Nld S580333649202186 Card 8643		11.40	
11/30		International Purchase Transaction Fee		0.34	
11/30		Purchase authorized on 11/28 The Home Depot #0962 Bridgewater NJ P00580333708838412 Card 1349		230.22	
11/30		Purchase authorized on 11/29 Walgreens Store 129 Somer Somerville NJ P00300334620130749 Card 1349		17.21	
11/30		Purchase authorized on 11/29 Delorey Inc Raritan NJ P00580334744941753 Card 1349		31.70	
11/30		Purchase authorized on 11/29 Gelco *Auto Macon DC S580334778297408 Card 1349		151.72	
11/30		Purchase authorized on 11/30 Quick Chek Food Somerville NJ P00000000589944365 Card 1349		10.94	
11/30		Purchase authorized on 11/30 Costco Whse #0322 Bridgewater NJ P00580335816036077 Card 8643		180.82	
11/30		Purchase authorized on 11/30 Cts Store#7060 365 Route Bridgewater NJ P00580335850891443 Card 8643		45.30	
11/30		Purchase Return authorized on 11/28 The Home Depot #0962 Bridgewater NJ P00460334018535721 Card 1349	70.33		81.70
12/1		ATM Cash Deposit on 12/01 1 W. Main St Somerville NJ 0001252 ATM ID 6536x Card 1349	560.00		
12/1		Mobile Deposit : Ref Number :719010625459	375.00		1,016.70
12/2		Purchase authorized on 12/01 Valero Rt 22 Fuel Bridgewater NJ S460336325737430 Card 1349		22.64	
12/2		Purchase authorized on 12/02 The Home Depot #0962 Bridgewater NJ P00300337466543366 Card 1349		18.49	
12/2		Purchase authorized on 12/02 Asian Food Mark North Plainfi NJ P00000000885468323 Card 1349		62.82	912.75
12/3		ATM Cash Deposit on 12/03 1 W. Main St Somerville NJ 0001583 ATM ID 6536x Card 1349	1,800.00		2,712.75
12/4		Purchase authorized on 12/04 Dollar Tr 45 Raritan x Raritan NJ P00000000679493780 Card 1349		4.27	2,708.48
12/7		Purchase authorized on 11/29 Amzn Mktp US*4J94H Amzn.Com/Bill WA S580335105233871 Card 1349		61.83	
12/7		Purchase authorized on 12/04 Remitly* F635 WWW.Remitly.C WA S380339459403403 Card 8643		154.50	
12/7		Purchase authorized on 12/05 Pizza Brothers of 408-5267474 NJ S380340721381564 Card 1349		43.31	
12/7		Purchase authorized on 12/06 Shoprite Somerville S1 Somerville NJ P00580341431489040 Card 1349		116.62	
12/7		Purchase authorized on 12/07 Quick Chek Food Perth Amboy NJ P00000000384409313 Card 1349		17.64	
12/7		Amerihome Mtg 1 Time Dft 120320 0072393499 Reynan Tantoco		2,134.81	179.77
12/8		Mobile Deposit : Ref Number :014080210515	352.00		531.77
12/9		Purchase authorized on 12/09 The Home Depot #0962 Bridgewater NJ P00580344466722686 Card 1349		26.50	505.27
12/10		Purchase authorized on 12/10 Asian Food Mark North Plainfi NJ P00000000480680478 Card 8643		183.54	
12/10		Purchase authorized on 12/10 USPS PO 33706505 30 E Som Raritan NJ P00580345792157403 Card 1349		21.10	300.63
12/11		Purchase authorized on 12/11 Quick Chek Corp Raritan NJ P00000000789185788 Card 1349		17.64	282.99
12/14		Mobile Deposit : Ref Number :909140208986	225.00		
12/14		Zelle From Dela Cruz Gloria on 12/14 Ref # Pp09Fluxnbq	185.00		
12/14		Mobile Deposit : Ref Number :818140508941	500.00		



March 24, 2021 ■ Page 3 of 5

WELLS  
FARGO

## Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/9		Purchase authorized on 03/08 Auntie Anne's # NJ Bridgewater NJ S301067810637525 Card 1349			
3/10		Zelle From Caver Lafonda on 03/10 Ref # Pp09Zfk2Hy		6.60	352.42
3/11		Zelle From Anna Lorraine O Macapagal on 03/11 Ref # Jpm550130555	130.00		
3/11		Recurring Payment authorized on 03/09 Verizon*Onetimepay Verizon.Com FL S381069048304504 Card 8643	100.00		482.42
3/15		ATM Cash Deposit on 03/13 1 W. Main St Somerville NJ 0006817 ATM ID 6536x Card 1349		242.56	339.86
3/15		ATM Cash Deposit on 03/13 1 W. Main St Somerville NJ 0006818 ATM ID 6536x Card 1349	860.00		
3/15		Zelle From Rubydale Sanford on 03/13 Ref # USA0B6551921			
3/15		Mobile Deposit : Ref Number :412150197691	440.00		
3/15		Purchase authorized on 03/13 American Water Wor 856-346-8200 NJ S381073039246110 Card 8643	50.00		
3/15		Purchase authorized on 03/14 Costco Whse #0322 Bridgewater NJ P00301073580628079 Card 1349	843.87		
3/15		Purchase authorized on 03/14 Quick Chek Food Raritan NJ P0000000589459897 Card 1349		246.20	
3/15		Purchase authorized on 03/14 The Home Depot #0962 Bridgewater NJ P00461073653511839 Card 1349		316.16	
3/16		Purchase authorized on 03/15 Valero Rt 22 Fuel Bridgewater NJ S381074281769103 Card 1349		17.98	
3/16		ATM Withdrawal authorized on 03/16 1 W. Main St Somerville NJ 0007236 ATM ID 6536x Card 1349		31.90	1,921.49
3/17		IRS Treas 310 Taxeip3 031721 xxxxxxxxx00908 Tantoco, Reynan		20.00	
3/17		Purchase authorized on 03/15 Spi*Paid to PSE&G- 800-436-7734 NJ S301074694488624 Card 8643	5,600.00		1,641.49
3/18		Zelle From Anna Lorraine O Macapagal on 03/18 Ref # Jpm555782313		260.00	
3/18		Purchase authorized on 03/16 Quick Chek Corpora Raritan NJ S461075717531318 Card 1349		303.95	6,937.54
3/19		Purchase authorized on 03/18 Tmobile*Postpaid P 800-937-8997 WA S461077674596379 Card 1349		210.00	
3/19		Purchase authorized on 03/19 Costco Whse #0322 Bridgewater NJ P00581078708123654 Card 8643		25.00	7,122.54
3/19		Purchase authorized on 03/19 Marshalls 125 Promenad Bridgewater NJ P00000000581861735 Card 8643		263.85	
3/19		Purchase authorized on 03/19 Costco Whse #1236 Flemington NJ P00581078822828146 Card 8643		82.12	
3/19		Amerihome Mtg 1 Time Dft 031721 0072393499 Reynan Tantoco		29.98	
3/22		Purchase authorized on 03/20 Quick Chek Corpora Raritan NJ S461079500183326 Card 1349		149.29	
3/22		Purchase authorized on 03/20 Luton Bahay Filipi Raritan NJ S381079605868508 Card 1349		2,134.81	4,462.49
3/22		Purchase authorized on 03/20 7-Eleven Raritan NJ P00000000877802897 Card 1349		10.00	
3/22		Purchase authorized on 03/20 Quick Chek Corpora Raritan NJ S301079863914412 Card 1349		34.00	
3/22		ATM Withdrawal authorized on 03/21 758 Hwy 202 Bridgewater NJ 0000057 ATM ID 6449T Card 1349		18.40	
3/22		Purchase authorized on 03/21 The Home Depot #0962 Bridgewater NJ P00381080460658690 Card 1349		30.00	
3/22		ATM Withdrawal authorized on 03/22 1 W. Main St Somerville NJ 0008244 ATM ID 6536x Card 1349		160.00	
3/22		Purchase authorized on 03/22 H Mart - Edison Edison NJ P00581081744592993 Card 8643		31.47	
3/22		Purchase authorized on 03/22 Quick Chek Food Raritan NJ P00000000286036656 Card 1349		250.00	
3/22		Tfs 888-729-2413 Tfs Pay 7269135 Reynan Tantoco		135.70	
3/22		Purchase authorized on 03/22 Valero Rt 22 Fuel Bridgewater T NJ S461081291321131 Card 1349		17.98	
3/23				530.99	3,243.95
				25.00	3,218.95

6, 2021 ■ Page 2 of 6

WELLS  
FARGO**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/27		Purchase authorized on 04/27 Five Belo Somerville C Raritan NJ P00000000579131231 Card 1349		33.28	
4/27		Purchase authorized on 04/27 Staples 0532 Raritan NJ P00381117816812596 Card 1349		75.68	2,065.03
4/28		ATM Check Deposit on 04/28 1 W. Main St Somerville NJ 0004136 ATM ID 6536x Card 1349	13,181.00		
4/28		Purchase authorized on 04/27 Moneygram US 000-000-0000 TX S381118053328838 Card 1349		104.99	
4/28		Purchase authorized on 04/28 Asian Food Mark North Plainfi NJ P00000000882413370 Card 1349		193.86	14,947.18
4/29		Purchase authorized on 04/27 Quick Chek Corpora Raritan NJ S301117796032155 Card 1349		30.00	
4/29		Recurring Payment Intl authorized on 04/28 Netflix.Com Singapore Sgp S301118618178373 Card 8643		11.32	
4/29		International Purchase Transaction Fee		0.33	
4/29		Purchase authorized on 04/29 7-Eleven Raritan NJ P00000000981238607 Card 1349		18.40	
4/29		Purchase authorized on 04/29 Quick Chek Food Perth Amboy NJ P0000000087073552 Card 1349		6.91	
4/29		ATM Withdrawal authorized on 04/29 1 W. Main St Somerville NJ 0004302 ATM ID 6536x Card 1349		700.00	14,180.22
4/30		Venmo Cashout 210430 1013427462921 Reynan Tantoco	100.00		
4/30		Purchase authorized on 04/29 Moneygram US 000-000-0000 TX S581119854174939 Card 1349		1,031.88	
4/30		Purchase authorized on 04/30 7-Eleven Raritan NJ P00000000070273830 Card 1349		18.40	13,229.94
5/3		Venmo Cashout 210502 1013464561027 Reynan Tantoco	150.00		
5/3		Mobile Deposit : Ref Number :519030706865	110.00		
5/3		Purchase authorized on 05/01 Moneygram US 000-000-0000 TX S581121388773410 Card 1349		2,024.99	
5/3		Purchase authorized on 05/01 Costco Whse #0322 Bridgewater NJ P00461121580523986 Card 8643		245.96	
5/3		Purchase authorized on 05/01 Johnny Air Cargo Jersey City NJ S581121674243275 Card 8643		409.14	
5/3		Purchase authorized on 05/01 Casa Victoria 201-2161055 NJ S461121683718542 Card 8643		166.50	
5/3		Purchase authorized on 05/01 Casa Victoria 201-2161055 NJ S581121685316150 Card 8643		38.10	
5/3		Purchase authorized on 05/01 Red Ribbon Summit/ Jersey City NJ S301121690658090 Card 8643		54.96	
5/3		Purchase authorized on 05/02 Costco Whse #0322 Bridgewater NJ S381122666790618 Card 1349		1,305.79	
5/3		Purchase authorized on 05/03 Napa Store 0834080 South Plainfi NJ P00461123679595420 Card 1349		74.63	
5/3		Purchase authorized on 05/03 Wal-Mart Store Manville NJ P00000000982269575 Card 8643		230.35	
5/3		Purchase authorized on 05/03 Raritan Valley Liquor Raritan NJ P00000000589052870 Card 1349		211.00	
5/3		Amerihome Mtg 1 Time Dft 042921 0072393499 Reynan Tantoco		2,134.81	6,593.71
5/4		Purchase authorized on 05/02 WWW Costco Com 800-955-2292 WA S581122470147079 Card 1349		49.97	
5/4		Purchase authorized on 05/03 Valero Rt 22 Fuel Bridgewater NJ S581123332252687 Card 1349		25.00	



WELLS  
FARGO

## Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/7		Amerihome Mtg 1 Time Dft 060321 0072393499 Reynan Tantoco			
6/8		ATM Cash Deposit on 06/08 1 W. Main St Somerville NJ 0000755 ATM-ID 6536x Card 1349	1,060.00	2,134.81	1,230.44
6/8		Purchase authorized on 06/05 Amzn Mktp US*2x11l Amzn.Com/Bill WA S301157167661346 Card 1349		10.65	
6/8		Purchase authorized on 06/06 Delta Bridgewater Bridgewater T NJ S301158001398302 Card 1349		30.00	
6/8		Purchase authorized on 06/07 Valero Rt 22 Fuel Bridgewater T NJ S461158360952164 Card 1349		25.00	
6/8		Purchase authorized on 06/07 Delorey Inc Raritan NJ S581158631760444 Card 1349		17.02	2,207.77
6/9		Purchase authorized on 06/09 Walgreens Store 16 Prince East Windsor NJ P00301160464855505 Card 1349		20.19	
6/9		Purchase authorized on 06/09 Five Belo Somerville C Raritan NJ P00000000282300748 Card 1349		17.17	2,170.41
6/10		Purchase authorized on 06/10 TJ Maxx # 300 Commons Bridgewater NJ P00000000133740680 Card 1349		106.26	
6/10		Purchase Return authorized on 06/10 TJ Maxx # 300 Commons Bridgewater NJ P00000000873338954 Card 8643	19.99		2,084.14
6/11		Purchase authorized on 06/06 Amzn Mktp US*2x615 Amzn.Com/Bill WA S381157295044745 Card 1349		170.49	
6/11		Purchase authorized on 06/10 Burger King #3183 Raritan NJ S381161829851632 Card 1349		9.45	
6/11		Purchase authorized on 06/11 Rite Aid 04509 Bridgewater NJ P00000000987259342 Card 1349		41.48	1,862.72
6/14		Venmo Cashout 210613 1014174079073 Reynan Tantoco	200.00		
6/14		Purchase authorized on 06/12 Quick Chek Corpora Hillsborough NJ S381163845536183 Card 1349		25.00	
6/14		Purchase authorized on 06/13 Verizon Wrls D2231-01 Bridgewater NJ P00461164682191264 Card 1349		42.63	
6/14		Purchase authorized on 06/13 Five Belo Somerville C Raritan NJ P00000000730908423 Card 1349		14.59	
6/14		Purchase authorized on 06/14 Quick Chek Food Perth Amboy NJ P00000000271544375 Card 1349		22.23	
6/14	120	Check			
6/15		Purchase authorized on 06/13 Sbbnj-Bridgewater Bridgewater NJ S381164689385729 Card 8643		50.00	1,908.27
6/15		Purchase authorized on 06/15 Costco Whse #0322 Bridgewater NJ P00461166848710304 Card 1349		87.15	
6/15		Purchase authorized on 06/15 Marshalls 125 Promenad Bridgewater NJ P00000000339633682 Card 1349		6.38	
6/16		Recurring Payment authorized on 06/14 Geico *Auto 800-841-3000 DC S461165779253452 Card 1349		83.32	1,731.42
6/16		Purchase authorized on 06/16 Costco Whse #0322 Bridgewater NJ P00461167646883685 Card 1349		190.50	
6/16		Purchase authorized on 06/16 Walgreens Store 129 Somer Somerville NJ P0058116775893173 Card 8643		14.95	
6/16		Purchase authorized on 06/16 The Home Depot #0962 Bridgewater NJ P00301167817083110 Card 1349		25.99	
6/17		ATM Cash Deposit on 06/17 1 W Main St Somerville NJ 0002261 ATM ID 6536x Card 8643	400.00	155.52	1,344.46
6/17		ATM Cash Deposit on 06/17 1 W Main St Somerville NJ 0002262 ATM ID 6536x Card 8643	1,500.00		3,244.46
6/18		Mobile Deposit : Ref Number :418180710777			
6/18		Purchase authorized on 06/17 Delorey Inc Raritan NJ S381168813868856 Card 1349	1,030.01	20.24	
6/18		Purchase authorized on 06/18 Wegman's #96 724 Route 20 Bridgewater NJ P00381169786949247 Card 8643		53.65	4,200.58
6/21		Zelle From Rubydale Sanford on 06/20 Ref # USA0C1Bdd781 Pasensya NA Natagalan Ng Konti Bayad PO SA	250.00		
6/21		Purchase authorized on 06/17 Amzn Mktp US*219V9 Amzn.Com/Bill WA S581169005124534 Card 1349		63.96	